FIG. 1

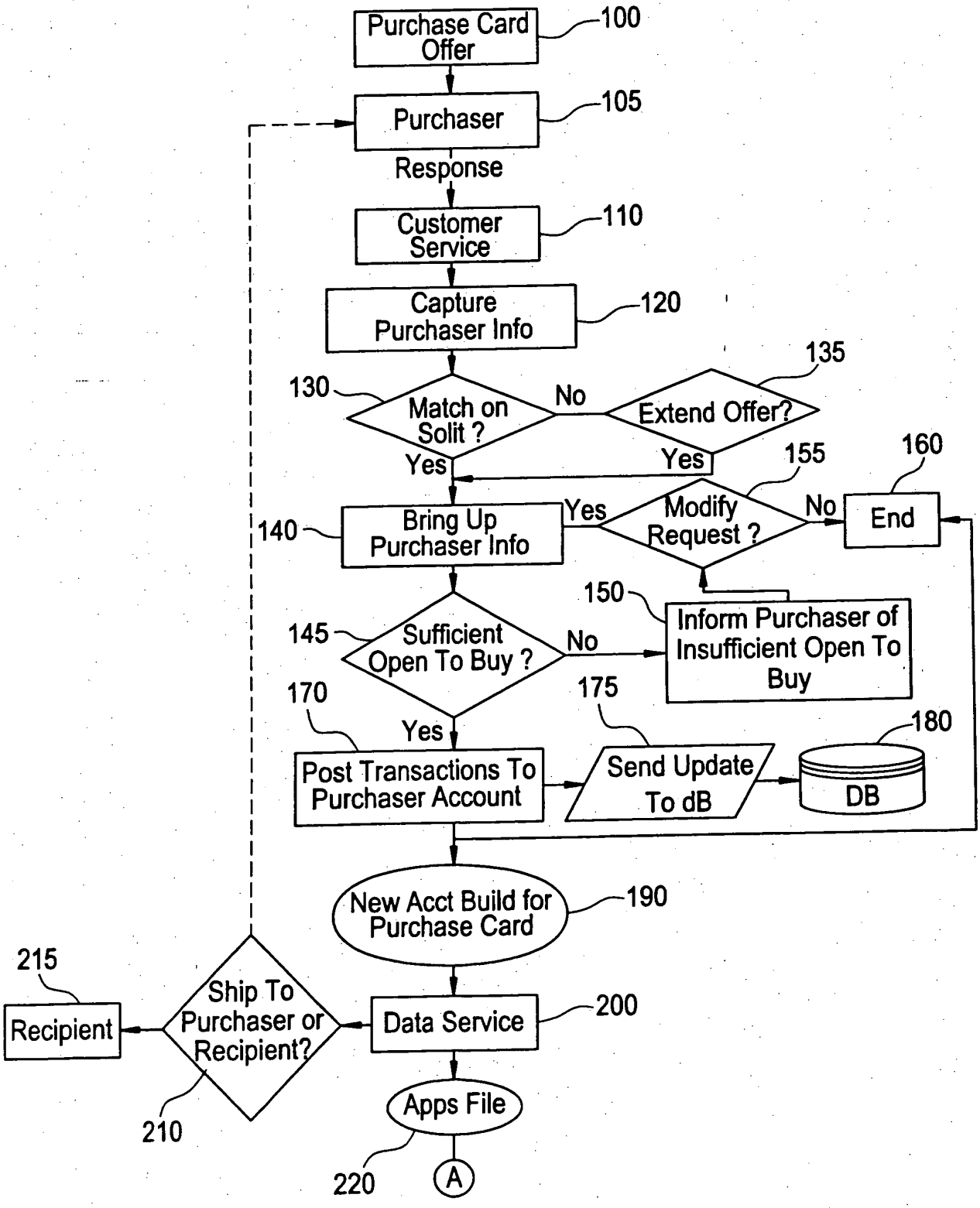
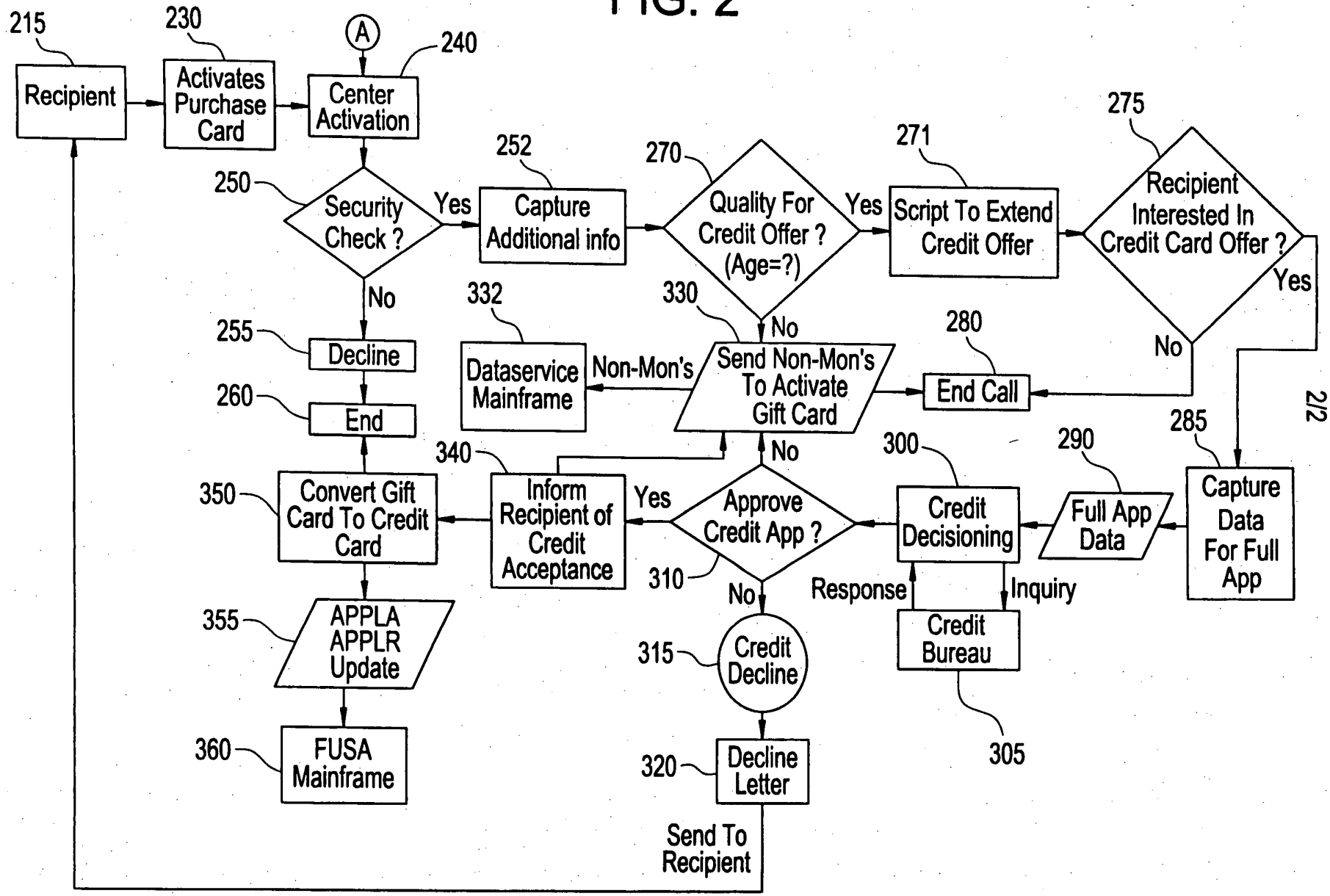

Purchase Card Offer
100
Purchaser
105
Response
Customer Service
110
Capture Purchaser Info
120
130
Match on Solit ?
No
Extend Offer?
135
Yes
Yes
155
160
Bring Up Purchaser Info
140
Yes
Modify Request ?
No
End
150
Inform Purchaser of Insufficient Open To Buy
145
Sufficient Open To Buy ?
No
170
175
180
Yes
Post Transactions To Purchaser Account
Send Update To dB
DB
New Acct Build for Purchase Card
190
215
Recipient
Ship To Purchaser or Recipient?
Data Service
200
Apps File
210
220
A

FIG. 2


215
Recipient
230
Activates Purchase Card
A
240
Center Activation
250
Security Check ?
Yes
252
Capture Additional info
270
Quality For Credit Offer ? (Age=?)
Yes
271
Script To Extend Credit Offer
275
Recipient Interested In Credit Card Offer ?
Yes
No
No
255
Decline
260
End
332
Dataservice Mainframe
Non-Mon's
330
No
Send Non-Mon's To Activate Gift Card
280
End Call
No
285
Capture Data For Full App
290
Full App Data
300
Credit Decisioning
Response
Inquiry
Credit Bureau
305
340
Inform Recipient of Credit Acceptance
Yes
Approve Credit App ?
No
310
No
350
Convert Gift Card To Credit Card
355
APPLA APPLR Update
360
FUSA Mainframe
315
Credit Decline
320
Decline Letter
Send To Recipient